**WHY INVEST IN L&T TAX ADVANTAGE FUND?**

- Dual benefit of tax saving and an opportunity for wealth creation: Save tax up to Rs. 46,800.*
- Outperformed the benchmark since inception across various time periods/monthly cycles
- Consistent dividend track record in the fund
- Shortest lock-in period among tax saving products
- Invest through minimum monthly SIP and lumpsum of Rs. 500

---

**PORTFOLIO POSITIONING**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Commercial</th>
<th>Consumer</th>
<th>Energy</th>
<th>Financial Services</th>
<th>Health Care</th>
<th>Technology</th>
<th>Innovation Manufacturing</th>
<th>Services</th>
<th>Telecom</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketcap</td>
<td>Top 100 stocks</td>
<td>6.1</td>
<td>11.3</td>
<td>0.3</td>
<td>10.8</td>
<td>7.4</td>
<td>13.0</td>
<td>7.2</td>
<td>6.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Next 150 stocks</td>
<td>2.4</td>
<td>8.8</td>
<td>3.3</td>
<td>8.2</td>
<td>0.6</td>
<td>8.6</td>
<td>5.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Beyond Top 250 stocks</td>
<td>1.6</td>
<td>3.4</td>
<td>3.0</td>
<td>5.6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**Lumpsum Performance: 10 years**

A lumpsum investment of Rs.1,00,000 has grown to Rs.2,30,470 over the last 10 years (CAGR of 8.79%).

---

**SIP Performance: 10 years**

A monthly SIP of Rs.10,000 has grown to Rs.17,88,948 over the last 10 years (CAGR of 7.75%).

---

**FUND FACTS**

**Fund Manager:** Mr. Vihang Naik & Mr. Venugopal Manghat

Month and AAUM (Rs In Crs): Rs. 2,797.94

**Exit Load:** Nil

**Date of Inception:** February 27, 2006

---

**Scheme Performance vs. benchmarks**

<table>
<thead>
<tr>
<th>Scheme</th>
<th>L&amp;T Tax Advantage Fund (G)</th>
<th>S&amp;P BSE 200 TRI*</th>
<th>S&amp;P BSE SENSEX TRI^</th>
<th>Face value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year</td>
<td>-10.41%</td>
<td>5.98%</td>
<td>8.51%</td>
<td></td>
</tr>
<tr>
<td>3 Year</td>
<td>-10.38%</td>
<td>5.82%</td>
<td>8.31%</td>
<td></td>
</tr>
<tr>
<td>5 Year</td>
<td>-10.41%</td>
<td>5.38%</td>
<td>8.15%</td>
<td></td>
</tr>
</tbody>
</table>

**Risks:**

- **Low:** Moderate, High
- **Markets:** India, International
- **Value:** Inception, Growth, Equity-related
- **Lambda:** 1%
- **Portfolio:** 75% Equities, 25% Debt

---

**Portfolio:**

- **Top 5 holdings**
  - Company | % of net assets | Reliance Industries Limited 5.73%  
  - HDFC Bank Limited 5.38%  
  - Bharti Airtel Limited 4.22%  
  - Tata Consultancy Services Limited 3.60%  
  - Infosys Limited 3.55%  

---

**Recoupment history:**

- **Recoupment amount:** Rs.2,797.94
- **Recoupment period:** February 27, 2006

---

**Top 5 holdings**

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---

**L&T Tax Advantage Fund**

- **Return CAGR (%):** 11.39
- **Amount (INR Lakh):** 90

---

**Performance of ELSS Funds vs S&P BSE Senses and traditional tax saving products over 21 year period ending Mar 31, 2020.**

<table>
<thead>
<tr>
<th>Year</th>
<th>Performance CAGR (%) (LHS)</th>
<th>Amount (INR Lakh) (RHS)</th>
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<tr>
<td>1</td>
<td>12.0%</td>
<td>17.77</td>
</tr>
<tr>
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<td>14.0%</td>
<td>40.67</td>
</tr>
<tr>
<td>5</td>
<td>16.0%</td>
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<td>58.27</td>
</tr>
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**Other funds managed by Mr. Vihang Naik:**

- **L&T Balanced Advantage Fund:** 3.05 1.65 5.21 6.33 4.53 7.03
- **L&T Conservative Hybrid Fund:** 4.12 10.14 4.79 8.07 6.25 9.19
- **L&T India Large Cap Fund:** -11.90 -11.45 1.37 3.13 3.47 5.60
- **L&T Large and Midcap Fund:** -10.76 -10.38 -2.55 1.26 3.34 6.33
- **L&T Business Cycles Fund:** -19.91 -10.41 -5.39 2.89 0.80 5.82
- **L&T Infrastructure Fund:** -21.31 -8.20 -6.26 0.05 2.72 0.20

---

**Dividend History**

<table>
<thead>
<tr>
<th>Record Date</th>
<th>Dividend as on date of</th>
<th>Dividend Amount (INR Lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/- invested</td>
<td>10/-</td>
<td>2.79</td>
</tr>
<tr>
<td>25/- invested</td>
<td>25/-</td>
<td>6.80</td>
</tr>
<tr>
<td>50/- invested</td>
<td>50/-</td>
<td>13.60</td>
</tr>
</tbody>
</table>

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**Statistics:**

- **CAGR:** 11.39
- **Amount:** 90

---

**Note:** As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of the Scheme return% Benchmark return%

---

**Returns for PPF, NSC are approximated for ease and can be fixed and are subject to change based on policy changes, tax changes, if any, while the returns of mutual fund schemes are market driven.**

---

**Riskometer**

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- **Value:** Inception, Growth, Equity-related
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---

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**This product is suitable for investors who are seeking:**

- Long term capital growth
- Inception, Growth, Equity-related

---

**Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.**